

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Anthony John Brandt
Susan Rae Brandt
Debtors

Case No. 13-02610-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 31

Date Rcvd: Apr 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2018.

db +Anthony John Brandt, 117 North Lancaster Street, Annville, PA 17003-1217
jdb #+Susan Rae Brandt, 117 North Lancaster Street, Annville, PA 17003-1217
4318555 +BLUEGREEN CORP, 4960 CONFERENCE WAY N, BOCA ROTON, FL 33431-4413
4382631 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
4318557 +CHASE, PO BOX 469030, DENVER, CO 80246-9030
4318561 +FIRST CREDIT CORPORATION, PO BOX 9300, BOULDER, CO 80301-9300
4318564 +HARRY W FENTON, 809 CHESTNUT STREET, LEBANON, PA 17042-5227
4380840 +JPMC Specialty Mortgage LLC f/k/a WM Specialty Mor, c/o Chase Home Finance, LLC,
Attn: OH4-7302, 3415 Vision Drive, Columbus, OH 43219-6009
4318567 +LEBANON FED CRED UNION, 300 SCHNEIDER DRIVE, LEBANON, PA 17046-4877
4322150 +Lebanon Federal Credit Union, 300 Schneider Dr., Lebanon, Pa. 17046-4877
4318568 +MET ED, PO BOX 3687, AKRON, OH 44309-3687
4364510 +MetEd A First Energy Company, 331 Newman Springs Road, Building 3, Red Bank NJ 07701-6771
4318569 PA DEPT OF REVENUE, BUREAU OF INDIVIDUAL TAXES, PO BOX 280431, HARRISBURG, PA 17128-0431
4318570 PSYCHOLOGICAL HEALTH AFFILIATE, 108 S MAIN STREET, MANHEIM, PA 17545-1602
4318573 +WEISS WEISS & WEISS, 802 WALNUT STREET, LEBANON, PA 17042-6058

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4318554 +EDI: AMEREXPR.COM Apr 04 2018 23:03:00 AMEX, PO BOX 297871,
FORT LAUDERDALE, FL 33329-7871
4380376 EDI: BECKLEE.COM Apr 04 2018 23:03:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4318556 EDI: CAPITALONE.COM Apr 04 2018 23:03:00 CAPITAL ONE, PO BOX 85520, RICHMOND, VA 23285
4318558 +EDI: CHASE.COM Apr 04 2018 23:03:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
4342542 EDI: IRS.COM Apr 04 2018 23:03:00 Department of the Treasury, Internal Revenue Service,
P.O.Box 7346, Philadelphia, PA 19101-7346
4318560 E-mail/Text: bknotice@ercbpo.com Apr 04 2018 19:07:23 ENHANCED RECOVERY COMPANY LLC,
8014 BAYBERRY ROAD, JACKSONVILLE, FL 32256-7412
4318562 +EDI: RMSC.COM Apr 04 2018 23:03:00 GE MONEY BANK, BANKRUPTCY DEPARTMENT, PO BOX 103106,
ROSWELL, GA 30076-9106
4318563 +EDI: RMSC.COM Apr 04 2018 23:03:00 GECRB GAPDC, PO BOX 965005, ORLANDO, FL 32896-5005
4318565 +E-mail/Text: hfcucollections@hersheyfcu.org Apr 04 2018 19:07:33 HERSHEY FCU,
904 E CHOCOLATE AVENUE, HERSHEY, PA 17033-1215
4318566 +E-mail/Text: hfcucollections@hersheyfcu.org Apr 04 2018 19:07:33
HERSHEY FEDERAL CREDIT UNION, 904 E CHOCOLATE AVENUE, HERSHEY, PA 17033-1215
4332408 +E-mail/Text: hfcucollections@hersheyfcu.org Apr 04 2018 19:07:33
Hershey Federal Credit Union, 232 Hershey Road, Hummelstown PA 17036-9218
4378915 EDI: PRA.COM Apr 04 2018 23:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4508077 +EDI: PRA.COM Apr 04 2018 23:03:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
4318571 +E-mail/Text: Scott@slondtpw.com Apr 04 2018 19:07:21 SOUTH LONDONDERRY TOWNSHIP,
20 WEST MARKET STREET, PO BOX 3, CAMPBELLTOWN, PA 17010-0003
4337401 EDI: NEXTEL.COM Apr 04 2018 23:03:00 Sprint Nextel, Attn Bankruptcy Dept, PO Box 7949,
Overland Park KS 66207-0949
4318572 +EDI: VERIZONCOMB.COM Apr 04 2018 23:03:00 VERIZON PENN, 500 TECHNOLOGY DRIVE,
WELDON SPRING, MO 63304-2225

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
4318559* +CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
4508078* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor JPMC Specialty Mortgage LLC f/k/a WM Specialty Mortgage LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Lawrence G. Frank on behalf of Creditor Weiss, Weiss & Weiss lawrencegfrank@gmail.com, trusteeofrank@gmail.com
Leonard Zagurskie, Jr on behalf of Debtor 2 Susan Rae Brandt lzaglaw.usa@startmail.com, lzaglaw.usa@startmail.com
Leonard Zagurskie, Jr on behalf of Debtor 1 Anthony John Brandt lzaglaw.usa@startmail.com, lzaglaw.usa@startmail.com
Thomas I Puleo on behalf of Creditor JPMC Specialty Mortgage LLC f/k/a WM Specialty Mortgage LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Anthony John Brandt**
First Name Middle Name Last Name
Debtor 2 **Susan Rae Brandt**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-02610-HWV**

Social Security number or ITIN **xxx-xx-4535**
EIN --
Social Security number or ITIN **xxx-xx-8887**
EIN --

Order of Discharge

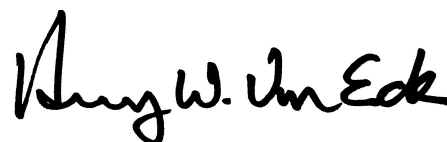
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony John Brandt

Susan Rae Brandt
aka Susan R Harris

By the
court:

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

April 4, 2018**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.